Exhibit 12

Michigan Department of Labor & Economic Growth

Michigan State Housing Development Authority

MSHDA SINGLE FAMILY PROGRAM INCOME LIMITS FOR DOWN PAYMENT ASSISTANCE METRO COUNTIES

HOUSEHOLD SIZE

COUNTY	1	2	3	4	5	6	7	8
Allegan	\$34,350	\$39,250	\$44,150	\$49,050	\$52,950	\$56,900	\$60,700	\$60,700
Bay	\$30,900	\$35,350	\$39,750	\$44,150	\$47,700	\$51,250	\$54,750	\$58,300
Berrien	\$30,850	\$35,250	\$39,650	\$44,100	\$47,600	\$51,150	\$54,650	\$58,200
Calhoun	\$32,150	\$36,750	\$41,350	\$45,900	\$49,600	\$53,250	\$56,950	\$60,600
Clinton	\$36,200	\$41,350	\$46,500	\$51,700	\$55,800	\$59,950	\$60,700	\$60,700
Eaton	\$36,200	\$41,350	\$46,500	\$51,700	\$55,800	\$59,950	\$60,700	\$60,700
Genesee	\$31,150	\$35,600	\$40,050	\$44,500	\$48,050	\$51,600	\$55,150	\$58,700
Ingham	\$36,200	\$41,350	\$46,500	\$51,700	\$55,800	\$59,950	\$60,700	\$60,700
Jackson	\$32,500	\$37,100	\$41,750	\$46,400	\$50,100	\$53,800	\$57,550	\$60,700
Kalamazoo	\$32,150	\$36,750	\$41,350	\$45,900	\$49,600	\$53,250	\$56,950	\$60,600
Kent	\$34,350	\$39,250	\$44,150	\$49,050	\$52,950	\$56,900	\$60,700	\$60,700
Lapeer	\$39,150	\$44,750	\$50,350	\$55,900	\$60,400	\$60,700	\$60,700	\$60,700
Lenawee	\$40,250	\$46,000	\$51,750	\$57,500	\$60,700	\$60,700	\$60,700	\$60,700
Livingston	\$40,250	\$46,000	\$51,750	\$57,500	\$60,700	\$60,700	\$60,700	\$60,700
Macomb	\$39,150	\$44,750	\$50,350	\$55,900	\$60,400	\$60,700	\$60,700	\$60,700
Midland	\$30,900	\$35,350	\$39,750	\$44,150	\$47,700	\$51,250	\$54,750	\$58,300
Monroe	\$39,150	\$44,750	\$50,350	\$55,900	\$60,400	\$60,700	\$60,700	\$60,700
Muskegon	\$34,350	\$39,250	\$44,150	\$49,050	\$52,950	\$56,900	\$60,700	\$60,700
Oakland	\$39,150	\$44,750	\$50,350	\$55,900	\$60,400	\$60,700	\$60,700	\$60,700
Ottawa	\$34,350	\$39,250	\$44,150	\$49,050	\$52,950	\$56,900	\$60,700	\$60,700
Saginaw	\$30,900	\$35,350	\$39,750	\$44,150	\$47,700	\$51,250	\$54,750	\$58,300
St. Clair	\$39,150	\$44,750	\$50,350	\$55,900	\$60,400	\$60,700	\$60,700	\$60,700
Van Buren	\$32,150	\$36,750	\$41,350	\$45,900	\$49,600	\$53,250	\$56,950	\$60,600
Washtenaw	\$40,250	\$46,000	\$51,750	\$57,500	\$60,700	\$60,700	\$60,700	\$60,700
Wayne	\$39,150	\$44,750	\$50,350	\$55,900	\$60,400	\$60,700	\$60,700	\$60,700

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Exhibit 12

Michigan Department of Labor & Economic Growth Michigan State Housing Development Authority

MSHDA SINGLE FAMILY PROGRAM INCOME LIMITS FOR DOWN PAYMENT ASSISTANCE NON-METRO COUNTIES

HOUSEHOLD SIZE

COUNTY	1	2	3	4	5	6	7	8
Alcona	\$27,400	\$31,300	\$35,200	\$39,100	\$42,250	\$45,400	\$48,500	\$51,650
Alger	\$27,400	\$31,300	\$35,200	\$39,100	\$42,250	\$45,400	\$48,500	\$51,650
Alpena	\$27,400	\$31,300	\$35,200	\$39,100	\$42,250	\$45,400	\$48,500	\$51,650
Antrim	\$27,800	\$31,750	\$35,700	\$39,700	\$42,850	\$46,050	\$49,200	\$52,400
Arenac	\$27,400	\$31,300	\$35,200	\$39,100	\$42,250	\$45,400	\$48,500	\$51,650
Baraga	\$27,400	\$31,300	\$35,200	\$39,100	\$42,250	\$45,400	\$48,500	\$51,650
Barry	\$33,100	\$37,800	\$42,550	\$47,300	\$51,050	\$54,850	\$58,650	\$60,700
Benzie	\$29,300	\$33,450	\$37,650	\$41,850	\$45,200	\$48,550	\$51,900	\$55,250
Branch	\$28,400	\$32,450	\$36,500	\$40,550	\$43,800	\$47,050	\$50,300	\$53,550
Cass	\$29,050	\$33,200	\$37,350	\$41,500	\$44,850	\$48,150	\$51,500	\$54,800
Charlevoix	\$28,950	\$33,100	\$37,200	\$41,350	\$44,650	\$48,000	\$51,300	\$54,600
Cheboygan	\$27,400	\$31,300	\$35,200	\$39,100	\$42,250	\$45,400	\$48,500	\$51,650
Chippewa	\$27,400	\$31,300	\$35,200	\$39,100	\$42,250	\$45,400	\$48,500	\$51,650
Clare	\$27,400	\$31,300	\$35,200	\$39,100	\$42,250	\$45,400	\$48,500	\$51,650
Crawford	\$27,400	\$31,300	\$35,200	\$39,100	\$42,250	\$45,400	\$48,500	\$51,650
Delta	\$28,650	\$32,750	\$36,850	\$40,950	\$44,250	\$47,500	\$50,800	\$54,050
Dickinson	\$27,400	\$31,300	\$35,200	\$39,100	\$42,250	\$45,400	\$48,500	\$51,650
Emmet	\$32,850	\$37,550	\$42,250	\$46,950	\$50,700	\$54,450	\$58,250	\$60,700
Gladwin	\$27,400	\$31,300	\$35,200	\$39,100	\$42,250	\$45,400	\$48,500	\$51,650
Gogebic	\$27,400	\$31,300	\$35,200	\$39,100	\$42,250	\$45,400	\$48,500	\$51,650
Grand Traverse	\$32,700	\$37,400	\$42,050	\$46,700	\$50,450	\$54,200	\$57,950	\$60,700
Gratiot	\$27,550	\$31,500	\$35,400	\$39,350	\$42,500	\$45,650	\$48,800	\$51,950
Hillsdale	\$29,350	\$33,550	\$37,750	\$41,900	\$45,250	\$48,650	\$52,000	\$55,350
Houghton	\$27,400	\$31,300	\$35,200	\$39,100	\$42,250	\$45,400	\$48,500	\$51,650
Huron	\$27,400	\$31,300	\$35,200	\$39,100	\$42,250	\$45,400	\$48,500	\$51,650
Ionia	\$32,850	\$37,550	\$42,250	\$46,950	\$50,700	\$54,450	\$58,250	\$60,700
losco	\$27,400	\$31,300	\$35,200	\$39,100	\$42,250	\$45,400	\$48,500	\$51,650
Iron	\$27,400	\$31,300	\$35,200	\$39,100	\$42,250	\$45,400	\$48,500	\$51,650
Isabella	\$29,100	\$33,300	\$37,450	\$41,600	\$44,950	\$48,250	\$51,600	\$54,900
Kalkaska	\$27,400	\$31,300	\$35,200	\$39,100	\$42,250	\$45,400	\$48,500	\$51,650
Keweenaw	\$27,400	\$31,300	\$35,200	\$39,100	\$42,250	\$45,400	\$48,500	\$51,650
Lake	\$27,400	\$31,300	\$35,200	\$39,100	\$42,250	\$45,400	\$48,500	\$51,650
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Exhibit 12

Michigan Department of Labor & Economic Growth Michigan State Housing Development Authority

MSHDA SINGLE FAMILY PROGRAM INCOME LIMITS FOR DOWN PAYMENT ASSISTANCE NON-METRO COUNTIES

HOUSEHOLD SIZE 1 2 3 4 5 6 7 8

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Ladana		Ф40 7 ГО	#45.050	Ф ЕО ОБО	ФГГ <u>О</u> ГО	Ф Г О 400	ФСО 7 00	ФСО 7 00
Leelanau	\$35,650	\$40,750	\$45,850	\$50,950		\$59,100	\$60,700	\$60,700
Luce	\$27,400	\$31,300	\$35,200	\$39,100		\$45,400	\$48,500	\$51,650
Mackinac	\$27,400	\$31,300	\$35,200	\$39,100		\$45,400	\$48,500	\$51,650
Manistee	\$27,400	\$31,300	\$35,200	\$39,100	\$42,250	\$45,400	\$48,500	\$51,650
Marquette	\$29,050	\$33,200	\$37,350	\$41,500	\$44,850	\$48,150	\$51,500	\$54,800
Mason	\$27,400	\$31,300	\$35,200	\$39,100		\$45,400	\$48,500	\$51,650
Mecosta	\$27,400	\$31,300	\$35,200	\$39,100	\$42,250	\$45,400	\$48,500	\$51,650
Menominee	\$27,400	\$31,300	\$35,200	\$39,100	\$42,250	\$45,400	\$48,500	\$51,650
Missaukee	\$27,400	\$31,300	\$35,200	\$39,100	\$42,250	\$45,400	\$48,500	\$51,650
Montcalm	\$27,400	\$31,300	\$35,200	\$39,100	\$42,250	\$45,400	\$48,500	\$51,650
Montmorency	\$27,400	\$31,300	\$35,200	\$39,100	\$42,250	\$45,400	\$48,500	\$51,650
Newaygo	\$27,400	\$31,300	\$35,200	\$39,100	\$42,250	\$45,400	\$48,500	\$51,650
Oceana	\$27,400	\$31,300	\$35,200	\$39,100	\$42,250	\$45,400	\$48,500	\$51,650
Ogemaw	\$27,400	\$31,300	\$35,200	\$39,100	\$42,250	\$45,400	\$48,500	\$51,650
Ontonagon	\$27,400	\$31,300	\$35,200	\$39,100	\$42,250	\$45,400	\$48,500	\$51,650
Osceola	\$27,400	\$31,300	\$35,200	\$39,100	\$42,250	\$45,400	\$48,500	\$51,650
Oscoda	\$27,400	\$31,300	\$35,200	\$39,100	\$42,250	\$45,400	\$48,500	\$51,650
Otsego	\$28,800	\$32,900	\$37,000	\$41,100	\$44,400	\$47,700	\$51,000	\$54,300
Presque Isle	\$27,400	\$31,300	\$35,200	\$39,100	\$42,250	\$45,400	\$48,500	\$51,650
Roscommon	\$27,400	\$31,300	\$35,200	\$39,100	\$42,250	\$45,400	\$48,500	\$51,650
Saint Joseph	\$29,500	\$33,750	\$37,950	\$42,150	\$45,550	\$48,900	\$52,300	\$55,650
Sanilac	\$27,400	\$31,300	\$35,200	\$39,100	\$42,250	\$45,400	\$48,500	\$51,650
Schoolcraft	\$27,400	\$31,300	\$35,200	\$39,100	\$42,250	\$45,400	\$48,500	\$51,650
Shiawassee	\$31,300	\$35,800	\$40,250	\$44,700	\$48,300	\$51,900	\$55,450	\$59,050
Tuscola	\$30,700	\$35,050	\$39,450	\$43,850	\$47,350	\$50,850	\$54,350	\$57,850
Wexford	\$27,400	\$31,300	\$35,200	\$39,100		\$45,400	\$48,500	\$51,650
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COUNTY